

# **KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD**

## **NAVIGATOR/AGENT SUBCOMMITTEE**

### **Meeting Minutes**

**May 1, 2014**

#### **Call to Order and Roll Call**

The twelfth meeting of the Navigator/Agent Subcommittee was held on Thursday, May 1, 2014, at 3:30 p.m. in the Small Conference Room at the Office of the Kentucky Health Benefit Exchange. Marcus Woodward, Chair, called the meeting to order at 3:33 p.m., and the Secretary called the roll.

Subcommittee Members Present: Given Marcus Woodward (by phone), Chair; Katie Carter (by phone), Carl Felix, Barbara Gordon, Josie L. Hollon (by phone), John Kiebler, Jim Lawless, Don Mucci (by phone), Stacy Pruden, and Kennan Wethington (by phone). David H. Allgood, George L. “Chip” Atkins, III, Jan Day, Frances Feltner, Regan Hunt, Dr. Payne, Tihisha Rawlins, Gregory J. Schell, Kelly Humphrey Schlachter, Jack Tillman, and Malea Hoepf Young were not present at the meeting.

Staff Present: Chris Clark, Leigh Edens, Miriam Fordham, Kris Hayslett, David Ison, Lavina Johnson, Tracy Kemper, William Nold, Melea Rivera, and Maggie Woods (DOI).

#### **Approval of Minutes**

A motion to accept the minutes of the February 20, 2014 meeting was made, seconded, and approved by voice vote.

#### **Kentucky Health Benefit Exchange Update**

William Nold, Deputy Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE), updated members on the Exchange activities. The open enrollment period has ended, but activity on kynect has not slowed down. The Office of Inspector General recently completed a review of the privacy and security of kynect’s technical systems. Part of this review is to look for vulnerabilities in the system and contract. We anticipate that the report will find kynect’s systems to be adequately protecting the privacy and security of individuals’ information.

Chris Clark, Program Manager, KHBE, provided the most recent enrollment and special statistics from April 24, 2014. Over 400,000 Kentuckians have purchased private insurance with the majority enrolled in Medicaid and the rest have purchased private insurance plans. Fifty-one percent of all kynect enrollees are under the age of 35. A little over 22,000 individuals have enrolled in stand-alone dental plans. A little under 90,000 individuals have been found eligible for a subsidy to purchase a qualified health plan, but some have yet to select a plan.

Based on enrollments and feedback from the Small Business Health Option Program (SHOP) market, the KHBE is looking at ways to improve the SHOP market and functionality of the

system. Chairman Woodward requested a breakdown of the number of applicants assisted by an agent. The KHBE found that approximately 44 percent of qualified health plan (QHP) applications had an agent associated with the case and is working on obtaining more specific details on the number of applications that were completed with assistance.

Certification of current Medicaid recipients began in April 2014. The Medicaid enrollees are being assessed for eligibility for Modified Adjusted Gross Income (MAGI) Medicaid. This process occurs monthly as the individual's re-certification deadline approaches. The Medicaid member must work with the Department for Community Based Services (DCBS) to recertify.

Don Mucci requested the status of any efforts by kynect to recommend or to market agents. One effort to address this request was to add a large button on the kynect website landing page to allow an individual to find an agent or kynector. The KHBE is revisiting all language on the kynect website to look for opportunities for enhancement and would like to make any changes prior to the next open enrollment period. Agents have requested an "eraser" to correct minor mistakes such as the misspelling of a name.

### **System Enhancements**

Mr. Clark provided details of system enhancements that were made on March 27, 2014, including the ability to easily change or update agent associations on kynect. Mr. Nold outlined the previous process used to change an agent of record and explained that these changes were reported to the issuer if a plan selection or plan change was made after the new agent association. The KHBE is working with the issuers to provide them with up to date information on all agent associations from previous months and ongoing.

The system enhancements made in April 2014 allow insurance agents and kynectors to start SHOP applications. If an individual's advanced premium tax credit (APTC) amount has changed, individuals, kynectors, or agents may easily update the APTC amount applied to the enrollment. The updated amount is sent to the insurance company to process. If the issuer has already entered a billing cycle for the month, the amount may not be applied to the current bill.

The KHBE is planning changes to improve the enrollment process in the SHOP. A Task Force has met to offer recommendations to improve the SHOP. One recommendation for SHOP enhancements is the creation of a quoting tool to replace the Excel spread sheet quoting tool currently available on the small business tab on the kynect website. Additional system releases will also include mobile technology and reporting tools.

### **Special Enrollment Periods**

Members were provided with information regarding special enrollment periods due to exceptional circumstances. This information was also provided to all insurance agents and kynectors to assist them with any individuals who may wish to use this process for special enrollment.

### **Training for Agents and kynectors**

The KHBE requires all participating agents and kynectors to receive annual training. New participants would need to take the previous training and the annual update in order to continue

their participation on kynect. Agents and kynectors have expressed a desire for hands on training opportunities in the future. A fee may be charged for this training in the future. Some SHOP training via a webinar should be available in the future.

**Other Business**

The next meeting of the subcommittee is tentatively scheduled for June 12, 2014, at 1:30 p.m.

**Adjournment**

The meeting was adjourned at 4:44 p.m.